

## **Exhibit 28**

**IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF OKLAHOMA**

MICHELLE BELL, )  
 )  
 PLAINTIFF, )  
 )  
 V. )  
 )  
 ) CASE NO. CIV-10-338-D  
 MIDLAND CREDIT MANAGEMENT, INC., )  
 )  
 )  
 DEFENDANT. )

**OFFER OF JUDGMENT**

In accordance with Fed.R.Civ.P. 68, Defendant offers to allow judgment to be taken against it on Plaintiff's claims in the amount of \$1,500.00, plus accrued statutory costs and reasonable attorneys fees to date as determined by the Court.

DOERNER, SAUNDERS, DANIEL &  
ANDERSON, L.L.P.

By: s/*Jon E. Brightmire*

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*Attorney for the Defendant Midland  
Credit Management, Inc.*

**Certificate of Service**

I hereby certify that on August 4, 2010, I electronically transmitted the foregoing document to the Clerk of Court using the ECF System for filing and transmittal of a Notice of Electronic Filing to the following ECF registrants:

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s/Jon E. Brightmire  
Jon E. Brightmire